

**IN THE CLAIMS:**

Claim 1 (currently amended): A risk assessment and management reporting method, comprising:

B  
identifying a plurality of financial risk factors affecting a financial operation being managed, the risk factors being selected from the group consisting of: late payments received; difference between interest rate on savings and on loans; rate of turnover of employees; days of product in inventory; accounts receivable aging; number of loans in default; gross sales, value of old inventory; value of returns; value of inventory losses; operating costs; net profit; latest compliance regulatory exam rating; quarterly teller over and short count; open audit and regulatory findings over twelve months old; variance of year-to-date budget versus actual operating income; number of branch manager meetings during past twelve months; current internal audit rating; number of branches reporting operating losses; months since last approval of operations policy; loan allowance as percentage of total loans; number of loan officers with portfolios greater than selected amount; asset quality rating; percent of loans to total assets; net interest yield on loan portfolio; number of appraisals not reviewed by in-house reviewer; mortgage loans with expired hazard insurance; percentage of total loans outside lending area of the organization; net interest income as a percent of average assets; return on common equity; legal risk self-assessment; investments as a percent of total assets; and return on assets;

evaluating each risk factor to determine at least two ranges of risk level values for each risk factor, one range containing unacceptable risk level values, the other range containing acceptable risk level values, each range of risk level values corresponding to a visual indicia in the form of a different color for each range;

associating one of a plurality of different risk tolerance levels with each risk factor,  
the risk tolerance levels indicating a level of tolerance of the risk factor to the operation;  
determining actual risk level values for each of the plurality of risk factors; and  
generating a risk management report having one of the visual indicia colors  
displayed in conjunction with and adjacent each risk factor, the particular visual indicia  
color being displayed being dependent on which of the at least two ranges of risk level  
values the actual risk level value for the associated risk factor is within, and displaying in  
the report the actual risk level value for each risk factor in proximity to the risk factor and  
associated visual indicia color, the risk factors, actual risk level values and visual indica  
colors each being in a line with the lines being parallel to, and near each other, all risk  
factors having the same risk tolerance level being accumulated in a separate area of the  
report for each risk tolerance level.


Claims 2-6 (canceled)

Claim 7 (currently amended): A risk assessment and management reporting  
method according to claim [[6]] 1, wherein the colors are red and green.

Claims 8-11 (canceled)

Claim 12 (previously presented): A risk assessment and management reporting method according to claim 1, wherein there are three ranges of risk level values, one range containing the unacceptable risk level values, a second range containing marginal risk level values and the third range containing the acceptable risk level values, the visual indicia for each range corresponding to a different color.

Claim 13 (canceled)


 Claim 14 (previously presented): A risk assessment and management reporting method according to claim 12, wherein the colors are red, yellow and green, respectively.

Claim 15 (previously presented): A risk assessment and management reporting method according to claim 1, wherein generating the report comprises preparing a computerized spreadsheet having a first column identifying each of the plurality of risk factors in one of a plurality of rows of the spreadsheet, a second column displaying the risk level values determined for each risk factor in the same one of the plurality of rows as the associated risk factor, and a third column displaying the visual indicia color for the risk level value in the same row.

Claim 16 (original): A risk assessment and management reporting method according to claim 15, wherein preparing the computerized spreadsheet further comprises programming a formula for each risk factor into the spreadsheet for comparing the actual risk level value of each risk factor to the at least two ranges of risk level values for each risk factor.

Claim 17 (original): A risk assessment and management reporting method according to claim 16, further comprising programming a code for each formula into the spreadsheet for displaying one of the unique visual indicia in the second column dependent upon the result of comparing the actual risk level value to the at least two ranges of risk level values for each risk factor.

Claims 18-28 (canceled)

 Claim 29 (currently amended): A risk assessment and management reporting system for a financial operation being managed, the system comprising:

means for identifying a plurality of financial risk factors associated with [[a]] the financial operation being managed, the risk factors being selected from the group consisting of: late payments received; difference between interest rate on savings and on loans; rate of turnover of employees; days of product in inventory; accounts receivable aging; number of loans in default; gross sales, value of old inventory; value of returns; value of inventory losses; operating costs; net profit; latest compliance regulatory exam rating; quarterly teller over and short count; open audit and regulatory findings over twelve months old; variance of year-to-date budget versus actual operating income; number of branch manager meetings during past twelve months; current internal audit rating; number of branches reporting operating losses; months since last approval of operations policy; loan allowance as percentage of total loans; number of loan officers with portfolios greater than selected amount; asset quality rating; percent of loans to total assets; net interest

yield on loan portfolio; number of appraisals not reviewed by in-house reviewer; mortgage loans with expired hazard insurance; percentage of total loans outside lending area of the organization; net interest income as a percent of average assets; return on common equity; legal risk self-assessment; investments as a percent of total assets; and return on assets;

each of the risk factors having at least two different risk level value ranges, each risk level value range corresponding to a different visual indicia color, one range containing unacceptable risk level values and the other range containing acceptable risk level values;

an actual risk level value for each risk factor;

means for associating one of a plurality of different risk tolerance levels with each risk factor, the risk tolerance levels indicating a level of tolerance of the risk factor to the operation; and

a graphical risk management report on a computer, the report having one of the visual indicia colors displayed in conjunction with each risk factor, the particular visual indicia color being displayed being dependent on which of the ranges of risk level values the actual risk level value for the associated risk factor is within, the report displaying the actual risk level value for each risk factor in proximity to the risk factor and associated visual indicia color, the risk factors, actual risk levels and visual indicia colors each being in a line with the lines being parallel to, and near each other, and risk factors having the same risk tolerance level being accumulated in a separate area of the report for each risk tolerance level.

Claims 30-34 (canceled)

Claim 35 (previously presented): A risk assessment and management reporting system according to claim 29, wherein the colors are red and green.

Claim 36-39 (canceled)

B<sup>1</sup>  
Claim 40 (previously presented): A risk assessment and management reporting system according to claim 29, wherein the ranges of risk level values comprised the one range containing unacceptable risk level values, a second range containing marginal risk level values and the other range being a third range containing the acceptable risk level values.

Claim 41 (canceled)

Claim 42 (previously presented): A risk assessment and management reporting system according to claim 40, wherein the colors are red, yellow and green, respectively.

Claim 43 (original): A risk assessment and management reporting system according to claim 29, wherein the report comprises a computerized spreadsheet having a first column identifying each of the plurality of risk factors in one of a plurality of rows of the spreadsheet and a second column displaying the unique indicia associated with each risk factor in the same one of the plurality of rows as the associated risk factor and means for publishing the spreadsheet.

Claim 44 (original): A risk assessment and management reporting system according to claim 43, wherein the computerized spreadsheet further comprises formula for each risk factor programmed into the spreadsheet, each formula comparing the actual risk level value of the associated risk factor to the at least two ranges of risk level values for the associated risk factor to determine which of the at least two ranges the actual risk level value is within.

B  
Claim 45 (original): A risk assessment and management reporting system according to claim 44, further comprising a code programmed into the spreadsheet for each formula for displaying one of the visual indicia in the second column dependent upon the result of comparing the actual risk level value to the at least two ranges of risk level values for each risk factor.

Claim 46 (original): A risk assessment and management reporting system according to claim 29, wherein the operation being managed is a bank having a plurality of operational segments.

Claim 47 (original): A risk assessment and management reporting system according to claim 46, further comprising means for sorting the risk factors according to the operational segment of the bank the risk factors affect.

Claims 48-55 (canceled)

Claim 56 (currently amended): A risk assessment and management report for a financial operation, the report comprising:

a plurality of separate visible areas each corresponding to one of a plurality of different financial risk tolerance levels;

a plurality of financial risk factors each associated with one of the risk tolerance levels, all of the risk factors having the same risk tolerance level being listed in the same separate visible area, the risk factors being selected from the group consisting of: late payments received; difference between interest rate on savings and on loans; rate of turnover of employees; days of product in inventory; accounts receivable aging; number of loans in default; gross sales, value of old inventory; value of returns; value of inventory losses; operating costs; net profit; latest compliance regulatory exam rating; quarterly teller over and short count; open audit and regulatory findings over twelve months old; variance of year-to-date budget versus actual operating income; number of branch manager meetings during past twelve months; current internal audit rating; number of branches reporting operating losses; months since last approval of operations policy; loan allowance as percentage of total loans; number of loan officers with portfolios greater than selected amount; asset quality rating; percent of loans to total assets; net interest yield on loan portfolio; number of appraisals not reviewed by in-house reviewer; mortgage loans with expired hazard insurance; percentage of total loans outside lending area of the organization; net interest income as a percent of average assets; return on common equity; legal risk self-assessment; investments as a percent of total assets; and return on assets;



at least two ranges of risk level values associated with each of the plurality of risk factors, each of the at least two ranges of risk level values corresponding to a different visual indicia color, one range containing unacceptable risk level values and the other range containing acceptable risk level values;

each risk factor having an actual risk level value, the actual risk level value for each risk factor and the visual indicia color corresponding to the range of risk level values in which the actual risk level value of the risk factor is within being displayed associated with their corresponding risk factor in the corresponding separate area, the actual risk level value for each risk factor being in proximity to the risk factor and associated visual indicia color, the risk factors, actual risk levels and visual indicia colors each being in a line with the lines being parallel to, and near each other.

Claim 57 (previously presented): An assessment and management report according to claim 56, further comprising a computerized spreadsheet for displaying the plurality of risk factors and the associated unique visual indicia colors.

Claim 58 (original): An assessment and management report according to claim 57, wherein for each risk factor, the at least two ranges of risk level values are programmed into the computerized spreadsheet as a formula for comparing with the actual risk level value for the risk factor.

Claim 59 (original): An assessment and management report according to claim 58, further comprising a code programmed into the computerized spreadsheet for each risk factor for displaying one of the unique visual indicia in association with the risk factor, dependent upon the result of the comparison of the actual risk level value to the at least two ranges of risk level value for the risk factor.

Claim 60 (original): An assessment and management report according to claim 59, wherein the at least two ranges of risk level values for each risk factor comprises three ranges.

B  
Claim 61 (previously presented): An assessment and management report according to claim 60, wherein the three ranges are an the unacceptable value range, a marginal value range and the acceptable value range.

Claim 62 (canceled)

~~Claim 63 (previously presented): An assessment and management report according~~  
to claim 61, wherein the colors comprise red, yellow and green, respectively.

Claim 64-65 (canceled)